



PATENT

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re the U.S. Application of

Cris T. PALTENGHE, et al.

Group Art Unit:

2161

Serial No.:

CITI0094

09/190,993

Examiner:

HAYES, J.

Filed:

November 12, 1998

For:

VIRTUAL WALLET SYSTEM

<u>AMENDMENT AFTER FINAL</u> <u>PURSUANT TO MPEP 1207, MPEP 714.13 and 37 CFR 1.116</u> please isnter 1. 14.

BOX AF

Assistant Commissioner for Patents Washington, D.C. 20231

Sir:

Please amend the above-identified application as follows:

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GROUP 3600

IN THE CLAIMS:

Please re-write claim 23 as follows:

23. (Amended) The method of claim 14, wherein the server portion includes applications and the local portion comprises connectors to the applications that reside on the server portion.